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TOWNSEND and TOWNSEND and CREW LLP

By:

Sherry Boane

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3693**

PATENT

Attorney Docket No.: 020375-043300US

Client Ref. No.: 030610191210

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk, et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3693

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3693**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 10, 2008 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.